

2016 Options Allowance and Premium Rates

2016 Monthly Benefit Allowance (based on number enrolled in medical coverage)	
Medical waiver	\$228.00
You only	\$852.60
You + 1 family member	\$1,555.61
You + 2 or more family members	\$1,837.66

Medical Plans	You Only	You + 1	You + 2 or More
Kaiser	\$623.40	\$1,249.79	\$1,449.20
UnitedHealthcare HMO	\$660.44	\$1,337.21	\$1,548.47
UnitedHealthcare Select Plus PPO	\$2,085.86	\$4,215.46	\$4,883.79
Waive coverage			
Dental Plans	You Only	You + 1	You + 2 or More
Delta Dental	\$40.48	\$67.82	\$102.25
DeltaCare	\$15.09	\$24.88	\$36.87
MetLife (SafeGuard)	\$11.34	\$21.87	\$28.51
Waive coverage			

Optional Group Term Life Insurance		
1 x Annual Salary	6 x Annual Salary	Monthly premiums are based on age and salary. The County pays 15% of the monthly premium.
2 x Annual Salary	7 x Annual Salary	
3 x Annual Salary	8 x Annual Salary	
4 x Annual Salary	No coverage	
5 x Annual Salary		

Dependent Term Life Insurance (After-Tax Benefit)		
Coverage (all family members)	\$5,000	\$0.88
	\$10,000	\$1.75
	\$15,000	\$2.63
	\$20,000	\$3.50
No coverage		

AD&D Insurance		
Amount	You Only	You + Family Members
\$ 10,000	\$0.13	\$0.25
\$ 25,000	\$0.33	\$0.63
\$ 50,000	\$0.65	\$1.25
\$ 100,000	\$1.30	\$2.50
\$ 150,000	\$1.95	\$3.75
\$ 200,000	\$2.60	\$5.00
\$ 250,000	\$3.25	\$6.25
No coverage		

Medical Coverage Protection (LTD Health Insurance)	
LTD Health Insurance — 100%	\$3.00

Flexible Spending Accounts	
Health Care Spending Account	\$10 minimum to \$200 maximum per month
Dependent Care Spending Account	\$10 minimum to \$400 maximum per month